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SEACOAST FUNDRAISING, LLC GAMES OF CHANCE GAME PROCEDURES

The name of the card game: Blackjack, also known as 21

The object of the card game: The object of the game is for a player to have a hand closer to 21 than that of the dealer without going over. If a player is dealt an Ace and at the same time a 10, Jack, Queen, or King on the first two cards, the player has "blackjack". If the dealer has a natural 21 (blackjack) with his two cards, he won't take any more cards. All remaining players lose. If the dealer goes bust, all players who are left in the game win. Otherwise players with higher point totals than the dealer win, while players with lower totals than the dealer lose. A player with the same hand value as dealer will push (tie).

Each hand will result in one of the following events for the player:

- Lose - the player's bet is taken by the dealer.
- Win - the player wins as much as he bet. If you bet \$2, you win \$2 from the dealer (plus you keep your original bet)
- Blackjack - the player wins 1.5 times the bet. With a bet of \$2, you keep your \$2 and win a further \$3 from the dealer. Note: A player holding blackjack is paid immediately even if dealer is found to have had blackjack.
- Push - the hand is a draw. The player keeps his bet, neither winning nor losing money.

The rules of the card game: The values of the cards are as follows: an Ace may count as either 1 or 11. A hand that contains an Ace is called a "soft" total if the Ace can be counted as either 1 or 11 without the total going over 21. If the Ace must be counted as 1 to prevent the hand from going over 21, the hand is then called a "hard" total. The cards from 2 to 10 are valued at their face value. The Jack, Queen, and King are all valued at 10.

Play begins from the dealers left and all players must wait their 'turn' to play. Players are not permitted to touch the cards. The dealer's action is completely dictated by the rules. The dealer must hit if the value of the hand is lower than 17, otherwise the dealer will stand. The dealer must hit on a soft 17. Side bets among players are not permitted. Players conduct at the table is proscribed by the house rules.

The equipment used for the card game: felt table indicating the location for placing wagers; standard playing cards, poker chips, dealer shoe, automatic card shuffler (optional)

The method of play for the card game: Once the bets are placed the dealer will deal two cards to the players. The dealer makes two passes around the table starting at the dealer's left (the player's right) so that the players and the dealer have two cards each. The dealer will flip one of his or her cards over exposing its value. After the cards have been dealt play proceeds around the table, starting at the first seat to the dealer's left. In the course of play if the player wishes to be dealt another card, the player will indicate this to the dealer by tapping the felt with a finger behind the cards, and/or announcing "hit". If the player does not wish to be dealt another card, the player will wave his or her hand over the cards and/or announce "stand". Hand motions will overrule any voice commands. When the hand is over, the dealer will move around the table to each position, in turn, paying winners and collecting losing wagers.

When the dealer has an Ace showing following the deal of the cards, bonus bets may be offered and the dealer will check to see if he or she has "blackjack".

The types of wager or wagers for the card game:

Ante – chips are placed by the player in the designated position to indicate the desire to play a hand.

Splitting - after being dealt the first two cards, a player may choose to split his or her cards thereby creating a new hand. When you get two starting cards of the same face value, you have the option to split the hand in two. You place another bet of the same size as the original bet and play on with two hands. *(Note that it is legal to split 10-point cards even if they do not form a pair - for example you could split a jack and a king.)*

When you've decided to split a hand, the dealer immediately deals a second card to only the first hand. The player then decides to stay or hit. If player stays on first hand, then dealer gives card to second hand. The player then decides to stay or hit on second hand. Now, if you're dealt yet another pair on either the first or second hand, you are allowed to split again. Player can split up to 4 times. . If you split aces, you are dealt a second card to each hand as usual, but you are not allowed to take any further cards. All hands resulting from splitting aces remain as two-card hands.

After a split, a hand consisting of an Ace and a 10, Jack, Queen, or King is not consider blackjack and only counts as 21.

Double down – allows a player to double his or her bet and receive only one additional card to the hand. "Doubling for less" means the player is allowed to wager an amount less than the original ante.

Insurance - when the dealer's up card is an Ace, the player may place an additional bet to insure against the dealer having blackjack. A player with blackjack may not take insurance.

Match the Dealer – the player wagers that one or both of his or her cards will match the dealer's up card.

The wager amounts for the card game: The minimum bet is \$1 and the maximum bet is \$4.

The payouts and payout odds for each wager in the card game:

Blackjack - the player wins 1.5 times the bet; **Win** - the player wins as much as he bet.
Push - the hand is a draw.

<u>Match the Dealer</u>	<u>Pays</u>
2 Suited	20
1 Suited/1NS	14
2 Non Suited	10
1 Suited	7
1 Non Suited	3

The above is an accurate description of our rules and method of play for the game listed.


Signature of Authorized Official
10/3/2011
Date

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Blackjack Gaming Procedures

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Each player at the blackjack table has a circle or box to place bets in. There will always be a minimum bet and a maximum bet for the table. The minimum bet is \$1 and the maximum bet is \$4. Each player decides how much to bet on a hand before the deal.

Each hand will result in one of the following events for the player:

- Lose - the player's bet is taken by the dealer.
- Win - the player wins as much as he bet. If you bet \$2, you win \$2 from the dealer (plus you keep your original bet)
- Blackjack - the player wins 1.5 times the bet. With a bet of \$2, you keep your \$2 and win a further \$3 from the dealer. **Note: A player holding blackjack is paid immediately even if dealer is found to have had blackjack.** This rule differs from many other gaming rooms.
- Push - the hand is a draw. The player keeps his bet, neither winning nor losing money.

Game objective

Although many players may play in a single round of blackjack, it's fundamentally a two-player game. In blackjack, players don't play against each other; and they don't co-operate. The only competition is the dealer.

The aim of the game is to accumulate a higher point total than the dealer, but without going over 21. You compute your score by adding the values of your individual cards.

The cards 2 through 10 have their face value, J, Q, and K are worth 10 points each, and the Ace is worth either 1 or 11 points.

The deal and "blackjack"

At the start of a blackjack game, the players and the dealer receive two cards each. The players' cards are normally dealt face up, while the dealer has one face down (called the hole card) and one face up.

The best possible blackjack hand is an opening deal of an ace with any ten-point card. This is called a "blackjack", or a natural 21, and the player holding this automatically wins.

If the dealer has an Ace or a ten card (K, Q, or J) showing, the dealer will check to see if he has blackjack. If the dealer has a blackjack, all players not holding a blackjack lose.

Obviously, after checking for blackjack, dealer will not reveal to players the under card until all player action is complete.

The player's turns

After the cards have been dealt, the game goes on with each player taking action - in clockwise order starting to dealer's left.

First, the player must declare if he wants to take advantage of the side rules (explained below). You can only use the side rules once, when it's your turn to act after the deal.

Then the player can keep his hand as it is (stand) or take more cards from the deck (hit), one at a time, until either the player judges that the hand is strong enough to go up against the dealer's hand and stands, or until it goes over 21, in which case the player immediately loses (busts).

The dealer's turn

When all players have finished their actions, either decided to stand or busted, the dealer turns over his hidden hole card.

If the dealer has a natural 21 (blackjack) with his two cards, he won't take any more cards. All remaining players lose.

If the dealer doesn't have a natural, he hits (takes more cards) or stands depending on the value of the hand. Contrary to the player, though, the dealer's action is completely dictated by the rules. The dealer must hit if the value of the hand is lower than 17, otherwise the dealer will stand. The dealer must hit on a soft 17 (a hand of 17 containing an ace being counted as 11).

Showdown

If the dealer goes bust, all players who are left in the game win. Otherwise players with higher point totals than the dealer win, while players with lower totals than the dealer lose. A player with the same hand value as dealer will push (tie).

Blackjack Side Rules

Above, the basic rules of blackjack are described. In addition, numerous side rules allow for more intricate betting strategies. These side rules can only be used immediately after the deal, before you take any more cards. You cannot, for example, take a third card and then decide to double down.

Insurance

When the dealer's face-up card is an ace, each player gets the chance to bet on whether the dealer has a blackjack or not. This is done before any other player actions. A player with blackjack may not take insurance.

The insurance wager equals your original bet and is used to cancel out the likely loss of this bet. A winning insurance bet will be paid at odds of 2:1, and since you lose your original bet, you'll break even on the hand.

Surrender

No surrender allowed

Splitting

When you get two starting cards of the same face value, you have the option to split the hand in two. You place another bet of the same size as the original bet and play on with two hands. *(Note that it is legal to split 10-point cards even if they do not form a pair - for example you could split a jack and a king.)*

When you've decided to split a hand, the dealer immediately deals a second card to only the first hand. The player then decides to stay or hit. If player stays on first hand, then dealer gives card to second hand. The player then decides to stay or hit on second hand. Now, if you're dealt yet another pair on either the first or second hand, you are allowed to split again. Player can split up to 4 times.

When you're done splitting, each of your hands will be treated separately, meaning that you will take cards to your first hand until you stand or bust, and then carry on with the next hand.

If you split aces, you are dealt a second card to each hand as usual, but you are not allowed to take any further cards. All hands resulting from splitting aces remain as two-card hands.

If the second card dealt to a split ace is a 10-point card you do not receive the blackjack bonus for this hand.

Doubling Down

If you're fairly sure that your hand will beat the dealer's, you can double your original bet. Player is allowed to double down for any amount up to the original bet amount.

When you've chosen to double down, you'll only get one more card from the dealer.

Match the Dealer Bonus Bet

A **Match The Dealer** up card wager is a wager that one or both of a player's original two cards of the hand will exactly match the dealer's up card in rank. There are two payoff amounts, a suited rank match and an unsuited rank match. In order to play Match The Dealer, the player must make a regular 21 wager. The dealer deals two cards face up to each player and two cards to himself, with one of the dealer's cards exposed as the up card and the non-exposed card as the dealer's down card. The dealer first checks the cards of all players with the Match the Dealer Up Card wager to see if either of the player's original two cards match the dealer's up card in rank. Players are paid for each card where there is a match, if both of the player's original two cards match the dealer's up card both cards are paid. The dealer then deals the 21 game. Players are paid for each original card where there is a match, if both of the player's original two cards match the dealer's down card both cards are paid.

<u>Match</u>	<u>Pays</u>
2 Suited	20
1 Suited/1NS	14
2 Non Suited	10
1 Suited	7
1 Non Suited	3